

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19–27085–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster  
dba Wow Your Ideas  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Michelle R. Foster  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Social Security No.:

xxx–xx–4312

xxx–xx–0661

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 11, 2020.

On 09/15/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: October 20, 2020

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 16, 2020

JAN: mjb

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Temeko R. Foster  
Michelle R. Foster  
DebtorsCase No. 19-27085-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 4  
Total Noticed: 71

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db/jdb  
cr +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618  
+CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814

cr +LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814

518476354 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

518446180 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518446182 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

518530184 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

518446186 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518446194 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)

518446188 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610

518529883 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518446195 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040

518446204 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837

518446205 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

518487247 +Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703

518565983 +LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262

518446209 +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068

518585813 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119-3284

518585814 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284

518446211 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558

518524875 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366

518446212 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360

518446216 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518446217 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535

518521599 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

518446218 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

518446224 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

518446225 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

518446227 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

518518215 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

518446228 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 17 2020 00:18:40 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 17 2020 00:18:39 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518446178 +E-mail/Text: backoffice@affirm.com Sep 17 2020 00:19:15 Affirm Inc, Affirm Incorporated,  
Po Box 720, San Francisco, CA 94104-0720

518549291 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 17 2020 00:19:13 Caliber Home Loans, Inc.,  
13801 Wireless Way, Oklahoma City OK 73134-2500

518446191 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 00:20:32 Capital One,  
Capital One Retail Svcs, Po Box 30253, Salt Lake City, UT 84130-0253

518446189 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2020 00:19:47 Capital One,  
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253

518446196 +E-mail/Text: documentfiling@lciinc.com Sep 17 2020 00:17:34 Comcast,  
401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600

518446197 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 17 2020 00:18:19 Comenity Bank/Express,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

518446198 +E-mail/Text: convergent@ebn.phinsolutions.com Sep 17 2020 00:18:57  
Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

518446199 +E-mail/PDF: creditonebknofications@resurgent.com Sep 17 2020 00:19:50 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

518446200 E-mail/PDF: DellBKNofications@resurgent.com Sep 17 2020 00:21:27 Dell Financial Services,  
Bankruptcy, 1 Dell Way, Round Rock, TX 78682

518565898 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:31  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 4  
Total Noticed: 71

Date Rcvd: Sep 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518446201 +E-mail/Text: mrdiscen@discover.com Sep 17 2020 00:17:46 Discover, PO Box 71084, Charlotte, NC 28272-1084

518446202 +E-mail/Text: mrdiscen@discover.com Sep 17 2020 00:17:46 Discover Financial, Po Box 3025, New Albany, OH 43054-3025

518446203 +E-mail/Text: dplbk@discover.com Sep 17 2020 00:18:56 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

518509609 +E-mail/Text: dplbk@discover.com Sep 17 2020 00:18:56 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

518504029 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 17 2020 00:19:39 Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518446206 +E-mail/Text: fggbanko@fgny.com Sep 17 2020 00:17:55 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

518446207 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 17 2020 00:18:03 Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

518446192 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 17 2020 00:21:17 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850

518446208 +E-mail/Text: PBNCNotifications@perituservices.com Sep 17 2020 00:17:49 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

518553547 E-mail/PDF: resurgentbknofications@resurgent.com Sep 17 2020 00:20:45 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518446210 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 17 2020 00:19:58 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497

518446213 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 17 2020 00:19:38 Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

518539197 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2020 00:20:38 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

518446214 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2020 00:19:54 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

518529367 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2020 00:19:54 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

518529414 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 17 2020 00:21:26 Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

518446215 +E-mail/Text: bankruptcy@pseg.com Sep 17 2020 00:17:36 PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

518452044 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:31 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

518452029 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:31 Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788

518452028 E-mail/Text: bnc-quantum@quantum3group.com Sep 17 2020 00:18:31 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

518459730 +E-mail/Text: bncmail@w-legal.com Sep 17 2020 00:18:45 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518446220 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:20:23 Synch/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

518449168 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:19:37 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518559131 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:20:25 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518446221 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:19:38 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

518446223 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:43:16 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

518446222 +E-mail/PDF: gecsed@recoverycorp.com Sep 17 2020 00:19:37 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

518550609 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 17 2020 00:20:05 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518487217\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446179\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518487216\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446181\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487218\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487219\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487220\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

518446185\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518487223\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518446184\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487221\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487222\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

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User: admin  
Form ID: 185

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Total Noticed: 71

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518446187\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487224\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487225\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487232\* ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)

518487226\* +Caliber Home Loans, In, PO Box 24610, Oklahoma City, OK 73124-0610

518487229\* +Capital One, Capital One Retail Svcs, PO Box 30253, Salt Lake City, UT 84130-0253

518446190\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487227\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487228\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487233\* +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,  
Saint Louis, MO 63179-0040

518487234\* +Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600

518487235\* +Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

518487236\* +Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

518487237\* +Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873

518487238\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way,  
Round Rock, TX 78682)

518564853\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

518487239\* +Discover, PO Box 71084, Charlotte, NC 28272-1084

518487240\* +Discover Financial, PO Box 3025, New Albany, OH 43054-3025

518487241\* +Discover Personal Loan, Attention: Bankruptcy, PO Box 30954,  
Salt Lake City, UT 84130-0954

518487242\* +Eastern Account System, PO Box 837, Newtown, CT 06470-0837

518487243\* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610

518487244\* +Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

518487245\* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,  
Philadelphia, PA 19101-7346

518487246\* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,  
Philadelphia, PA 19101-7346

518446193\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,  
Wilmington, DE 19850)

518487230\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,  
Wilmington, DE 19850)

518487231\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card, Attn: Correspondence Dept, PO Box 15298,  
Wilmington, DE 19850)

518487248\* +Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043

518487250\* +LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497

518487249\* +LoanCare, PO Box 8068, Virginia Beach, VA 23450-8068

518487251\* +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558

518487252\* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,  
Dallas, TX 75266-0360

518487253\* +Ollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222

518487254\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541)

518487255\* +PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

518487256\* +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518487257\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535

518446219\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487259\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487258\* +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

518487260\* +Synchb/PLCC, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

518487261\* +Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001

518487263\* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

518487262\* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518487264\* +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

518446226\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487265\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487266\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

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User: admin  
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Total Noticed: 71

Date Rcvd: Sep 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518487267\* +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
518487268\* +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913  
518446183 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 62, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 16, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com  
Douglas J. McDonough on behalf of Creditor Bank of America, NA DMcDonough@flwlaw.com  
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com  
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com  
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14